

# Introduction

The Payout to card and xPay product was created to allow you and your users to send funds from existing balance to the chosen recipient in the form of payment link. The sender does not need to know the recipient's card data. After initiating the transfer, sender will receive a payment link that can be sent to the recipient via any messenger, such as WhatsApp or Telegram, or via a regular SMS.

The recipient who receives the link will be informed about the possibility of claiming the funds. Upon opening the link, the Payout to card and xPay application will display the view with information the sender is transferring money to him. Our solution allows the recipient to select a card from xPay wallet or provide card number manually. The recipient clicks the Apple Pay/Google Pay button or plain card number button available in our app's interface. Depending on the recipient choice we display a list of cards added to the wallet or open proper input for card number. After choosing source of the card, the funds will be transferred to the chosen card.

The possibility to order payout will be created by our system after your company pass the KYB process. Thus you will be able to create a balances for your company and your users. Additionally, you will be able to manage and track your payouts history using Admin Panel we provide to our Customers.

**Tip:** Check the DEMO version of the application [here](#).

## How to connect with us?

Integration with Payout to xPay can be divided into two parts. The first stage is [business onboarding](#), where the terms of the contract are defined and all documents are confirmed (including KYB verification).

The second stage is technical integration. At this stage your company instance will be created in our system. Once we complete these steps, you can integrate your application with our API following [Technical documentation](#).

**Note:** It is required that you have an account in Acquirer's system which will settle your transactions. For more informations please contact our Sale Department. We are suggesting to use [Fenige](#) - our partner acquiring institution.